

IN THE CLAIMS

Please amend the claims as indicated below:

1. (Currently amended) A method for processing negotiable economic credits through a hand held device based on a user profile, said method comprising the steps of:

storing a user profile in a database within a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits;

transferring at least one negotiable economic credit to said hand held device, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile; and

redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

2. (Currently amended) The method of claim 1further 1 further comprising the step of:

synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and

said hand held device.

3. (Original) The method of claim 2 further comprising the step of:

storing said at least one negotiable economic credit as coupon data in a database within said hand held device.

4. (Original) The method of claim 3 further comprising the step of:

compiling said user profile through a network, in response to user input.

5. (Currently amended) The method of claim 4 wherein the step of transferring at least one negotiable economic credit to said hand held device, wherein said at least one electronic credit is selected according to criteria based on said user profile, further comprises the step of:

transferring at least one negotiable economic credit to said hand held device through said network, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

6. (Original) The method of claim 5 wherein the step of compiling said user profile through a network, in response to user input, further comprises the step of:

compiling said user profile through a wireless network, in response to user input.

7. (Currently amended) The method of claim 1 wherein said at least one negotiable economic credit is transferred to said hand held device from said point of sale ~~through a wireless network using at least one radio frequency and/or infra red transceiver.~~

8. (Cancel)

9. (Original) The method of claim 1 wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

10. (Original) The method of claim 1 wherein said at least one negotiable economic credit comprises only cash.

11. (Currently amended) A system for processing negotiable economic credits through a hand held device based on a user profile, said system comprising:

storage module for storing a user profile in a database within a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits;

transfer module for transferring at least one negotiable economic credit to said hand held device, wherein said at least one negotiable economic credit is selected according to said user profile; and

redeeming module for redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

12. (Original) The system of claim 11 further comprising:

synchronization module for synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

13. (Currently amended) The system of claim [[13]] 12 further comprising:

memory for storing said at least one negotiable economic credit as coupon data in a database within said hand held device.

14. (Original) The system of claim 13 further comprising:

compiling module for compiling said user profile through wireless communications, in response to user input.

15. (Currently amended) The system of claim 14 wherein said transfer module is adapted for transferring at least one negotiable economic credit to said hand held device utilizing hand held device protocols through said public wireless communications network, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

16. (Cancel)

17. (Cancel)

18. (Original) The system of claim 11 wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

19. (Original) The system of claim 18 wherein said at least one negotiable economic credit comprises only cash.

20. (Currently amended) A method for processing negotiable economic credits through a hand held device based on a user profile, said method comprising:

storing a user profile in a database within a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits;

transferring at least one negotiable economic credit to said hand held device through a public wireless communications network, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile; and wherein said at least negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash; and

redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

21. (Cancel)

22. (Cancel)

23. (Cancel)

24. (Cancel)

25. (Cancel)

26. (Cancel)

27. (Cancel)

28. (Cancel)

29. (Original) The method of claim 20 wherein the step of redeeming said at least one negotiable economic credit at a point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale, further comprises the step of:

redeeming said at least one negotiable economic credit at said point of sale ~~through said wireless network- using at least one radio frequency and/or infra red transceiver~~, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.